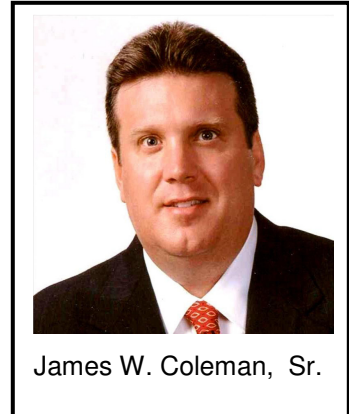




NEWS

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Contact: Jim Coleman
Phone: (203)756-7526
Email: Jim@ColemanAdvisoryGroup.com
Web site: www.ColemanAdvisoryGroup.com



James W. Coleman, Sr.

Investing in Ben Bernanke's World

Financial Advisor Gives Four Tips to Manage Investments in Light of Federal Reserve Moves

WATERBURY, CT (June 17, 2008) – Over the past several months the Federal Reserve has taken steps to try to stabilize financial markets, bolster the national economy and stave off a recession. With virtual meltdowns in subprime mortgages and the credit crunch many Americans, including Federal Reserve Chairman Ben Bernanke, believe we are headed for tougher financial times.

According to Jim Coleman, an independent financial advisor, while headlines fuel debate over whether the Fed has made the right decision, there's a more immediate concern for investors. "Investors should be asking themselves whether the Fed's traditional tools need re-tooling to fix the current financial crisis and restore market confidence, or do they need to make unprecedented moves of their own?," inquires Coleman. Coleman says that rather than matching one extreme move with another, investors should follow time-tested strategies to guide you through what is an extraordinary period in market history. Coleman offers four tips to make sure investors are reacting rationally to the Fed's economic policies.

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Seek Real Information

“As precedent-setting as the Fed’s moves may be, headlines are written to sell newspapers,” says Coleman. “In times of market volatility, it’s important to dig a little deeper and to put market events in context.” While it can be a time-consuming exercise, Coleman believes it is time well spent and can often uncover surprises or little-reported facts. For example, a recent Ohio state study indicated that Americans may own a larger share of their homes than is suggested by a Federal Reserve report. The Fed had reported that in 2007 Americans’ percentage of equity in their homes fell below 50 percent for the first time since 1945, to 47.9 percent in the last quarter, meaning that banks and mortgage companies own the greatest share of American homes. However, subsequent analysis by researchers at Ohio State University discovered that the Fed study failed to account for homeowners who have paid off their mortgages. “Factoring in the people who had paid off their homes already helped to raise the average homeowner share of equity to about 70 percent, significantly changing the dire picture of the housing front.”

Take a Global View

There aren’t many people who wouldn’t agree that the U.S. economy may be faltering, but there are investment opportunities elsewhere in the world. For instance, while the Economist Intelligence Unit’s *2008: Country by Country* forecasting guide predicts that U.S. economic growth will slow to 1.5% due to continued financial-market turmoil and increasing housing market woes, analysts expect robust double-digit growth in many emerging market countries. Against the backdrop of slow growth in the world’s two largest developed economies, the United States and Japan, fastest-growing countries in real GDP growth are expected to be Angola, 21.4%; Azerbaijan 17.4%; Equatorial Guinea, 11.7%; China, 10.0%, and Liberia, 9.5%. “The bottom line is that the downturn in the U.S. underscores why it is so important that investors have not just a diversified portfolio, but one that is also globally diversified,” says Coleman.

Control What You Can

Market volatility, interest rate fluctuations, and inflation are factors over which investors have no control. But according to Coleman investors can control the manner in which they save, how much they save, spending habits and when they decide to retire. “While the fact that many Baby Boomers are delaying their retirement may fuel economic worries, for some, putting retirement off

for a year or two could be a prudent move, just as carpooling helps combat high gas prices,” explains Coleman. “The point is, especially in periods of market volatility and unprecedented federal responses, it’s important to ensure you make decisions based on reason, not emotion.

You can bet long hours of analysis went into the Fed’s recent decisions!” Coleman advises that at times of market turmoil it is important to return to a well thought out financial plan to ensure the investor’s portfolio is properly diversified and reflects specifically your own risk tolerance. “If you’re living on a fixed income, evaluate your withdrawal rate to ensure that your current spending isn’t jeopardizing your long-term asset preservation,” says Coleman.

When In Doubt, Ask for Help

“If you’re feeling overwhelmed by market events, you are not alone,” says Coleman. “Study after study reports waning consumer confidence and American’s general dissatisfaction with the economy.” Coleman says that now might be a good time to touch base with a trusted financial advisor. And if the investor has not worked with an advisor, now might be a good time to reach out. Additional financial expertise and historical perspective could be the needed medicine to put investor’s minds at ease. It is highly probably that what worked well over the last two decades or while you were accumulating your portfolio, may not work as well going forward especially during the distribution/income phase of your portfolio.

About Jim Coleman

Jim Coleman has been in the financial services industry for over 20 years. He founded Coleman Financial Advisory Group, a Waterbury-based financial services firm, in 1990. He specializes in providing comprehensive financial planning, asset management and estate planning services.

Mr. Coleman received a Bachelors of Science degree from Northeastern University, in Boston, with a double major in finance and marketing. He is also a member of the Financial Planning Association, the largest organization of professionals dedicated to championing the financial planning process.

Coleman’s passion is finding solutions to financial problems and further educating his clients and the community. Listeners in Connecticut rely on Coleman to deliver sound, accurate financial advice as host of *All About Money*, a radio talk program on WATR 1320AM. He also writes a

financial planning column for a local newspaper, the Prospect Pages, and recently authored a book titled *Educated Investing: Your Guide to Surviving and Thriving in the Fast-Paced Global Markets of the 21st Century*.

Call Coleman's office at (203)756-7526 or visit www.ColemanAdvisoryGroup.com to learn more.

NOTE:

When you need an experienced professional to speak on complicated financial topics in a clear and concise manner, call Jim Coleman at Coleman Financial Advisory Group.

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